

# State Statute of Limitations Quick Reference

The statute of limitations (SOL) determines how long a creditor can sue you for a debt. After the SOL expires, the debt is 'time-barred' — still owed, but not legally enforceable in court.

**IMPORTANT:** The SOL is different from the credit reporting period. The FCRA reporting period (7 years for most items) runs independently of the SOL. A debt can be time-barred but still legally reported on your credit report.

**WARNING:** Making a payment on a time-barred debt can restart the SOL in many states. Verbally acknowledging the debt may also restart it in some states. Always check your state's rules.

State	Written Contract	Oral Contract	Promissory Note	Open Account
Alabama	6	6	6	3
Alaska	3	3	3	3
Arizona	6	3	6	3
Arkansas	5	5	5	5
California	4	2	4	4
Colorado	6	6	6	6
Connecticut	6	3	6	6
Delaware	3	3	3	3
DC	3	3	3	3
Florida	5	4	5	4
Georgia	6	4	6	4
Hawaii	6	6	6	6
Idaho	5	4	5	4
Illinois	10	5	10	5
Indiana	10	6	10	6
Iowa	10	5	5	5
Kansas	5	3	5	3
Kentucky	15	5	15	5
Louisiana	10	10	5	3

State	Written Contract	Oral Contract	Promissory Note	Open Account
Maine	6	6	6	6
Maryland	3	3	6	3
Massachusetts	6	6	6	6
Michigan	6	6	6	6
Minnesota	6	6	6	6
Mississippi	3	3	3	3
Missouri	10	5	10	5
Montana	8	5	8	5
Nebraska	5	4	5	4
Nevada	6	4	6	4
New Hampshire	3	3	6	3
New Jersey	6	6	6	6
New Mexico	6	4	6	4
New York	6	6	6	6
North Carolina	3	3	5	3
North Dakota	6	6	6	6
Ohio	8	6	8	6
Oklahoma	5	3	5	3
Oregon	6	6	6	6
Pennsylvania	4	4	4	4
Rhode Island	10	10	10	10
South Carolina	3	3	3	3
South Dakota	6	6	6	6
Tennessee	6	6	6	6
Texas	4	4	4	4
Utah	6	4	6	4
Vermont	6	6	6	5
Virginia	5	3	6	3
Washington	6	3	6	3
West Virginia	10	5	6	5
Wisconsin	6	6	10	6
Wyoming	10	8	10	8

Values shown in years. SOL periods may vary by debt type and circumstance. Laws change — verify current SOL with your state Attorney General's office. Credit card debt is typically classified as 'Open Account' or 'Written Contract' depending on state.

**How to use this chart:** Find your state. Identify the debt type (most credit cards = Open Account; most loans with signed agreements = Written Contract). Count the years from the date of last activity or date of first delinquency. If the SOL has expired, use Template 74 (Zombie Debt Response).